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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/814,243	03/21/2001	Edmund H. Louie	72167.000236	2002
21967	7590	07/12/2006	EXAMINER	
HUNTON & WILLIAMS LLP INTELLECTUAL PROPERTY DEPARTMENT 1900 K STREET, N.W. SUITE 1200 WASHINGTON, DC 20006-1109			AKINTOLA, OLABODE	
			ART UNIT	PAPER NUMBER
			3624	

DATE MAILED: 07/12/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)	
	09/814,243	LOUIE ET AL.	
	Examiner	Art Unit	
	Olabode Akintola	3624	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 27 June 2006.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-33 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-33 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

This communication is in response to applicant's remarks received on 06/27/2006. Claims 1-33 are pending.

Response to Amendment

The declaration filed on 06/27/2006 under 37 CFR § 1.131 has been considered but is ineffective to overcome the Adams reference.

The evidence submitted is insufficient to establish a reduction to practice of the invention in this country or a NAFTA or WTO member country prior to the effective date of the Adams reference.

The affidavit or declaration and exhibits must clearly explain which facts or data applicant is relying on to show completion of his or her invention prior to the particular date. Vague and general statements in broad terms about what the exhibits describe along with a general assertion that the exhibits describe a reduction to practice "amounts essentially to mere pleading, unsupported by proof or a showing of facts" and, thus, does not satisfy the requirements of 37 CFR 1.131(b). *In re Borkowski*, 505 F.2d 713, 184 USPQ 29 (CCPA 1974). Applicant must give a clear explanation of the exhibits pointing out exactly what facts are established and relied on by applicant. 505 F.2d at 718-19, 184 USPQ at 33. See also *In re Harry*, 333 F.2d 920, 142 USPQ 164 (CCPA 1964) (Affidavit "asserts that facts exist but does not tell what they are or when they occurred."). See MPEP 715.07 "Facts and Documentary Evidence". In the instant case, applicant fails to show how the evidence/exhibits presented correspond to

each and every claim limitation. The declaration does not address how the exhibits describe or relate to specifics of the claimed invention.

Claim Rejections - 35 USC § 102

1. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

2. Claims 1, 9-10, 11-16, and 23-29 are rejected under 35 U.S.C. 102(e) as being anticipated by Adams et al. (US Patent 6898636).

With regards to Claims 1 and 16, Adams teaches a loan management system and method, comprising: a first dataset containing lender data, said lender data being related to a plurality of lenders (Fig 4 {14}); a second dataset containing borrower data, said borrower data being related to at least one borrower (Fig 4 {12}); third dataset containing loan resource data, said loan resource data being related to a plurality of loan resources (Fig 4 {14}); a processing engine coupled to said datasets, said processing engine operable to access said datasets, and operable to manipulate said lender data, said borrower data and said loan resource data contained in datasets (see Col. 6, lines 23+); a user interface coupled to said processing engine; wherein a user provides instructions to said processing engine through said user interface, said instructions

causing said processing engine to access said datasets and process loan information related to a loan, said loan information comprising said lender data, said resource data and said borrower data (see Figs. 4A-4M); and recording and tracking changes to said processed loan (Col. 6, line 23+, Col. 17, lines 12-20).

With regards to Claims 9 and 23, Adams teaches the step comprising: an agent fee calculation module operable to calculate an agent fee; and said agent fee related to at least one of transactions for and amounts of said loan resources (Col. 5, lines 46-49).

With regards to Claims 10 and 24, Adams teaches the step comprising: a user access authorization module; and an access authorization level assigned to said user, whereby said user is granted access to various portions of said loan management system based on authorization accorded to said user by said user access authorization module determined by said access authorization level (Col. 4, lines 3-9; Col 6, lines 2-22 and Fig 2 {56}).

With regards to Claims 11 and 25, Adams teaches the step further comprising a contact list including contacts for said plurality of lenders and for said at least one borrower (Col. 2, lines 39-42; Col. 20, lines 1-10).

With regards to Claims 12 and 26, Adams teaches the step comprising: an external data system coupled to said processing engine; wherein said user can provide instructions to said processing engine through said user interface to access said external data system; and said access to said external data system can be used to compare said loan information with external data, and import and export data (Col. 6, lines 29-47)

With regards to Claims 13 and 27, Adams teaches the step wherein said processing engine is further operable to generate messages to at least one of said plurality of lenders, said at

least one borrower and at least one contact related to said plurality of loan resources (Col. 3, lines 59-67).

With regards to Claims 14 and 28, Adams teaches the step wherein said generated messages must be approved and released for transmission by a user having approval and release authorization (Col. 3, lines 55-58).

With regards to Claims 15 and 29, Adams teaches the step wherein said generated messages contain all information needed to initiate a loan for use as one of said plurality of loan resources. (Col. 3, lines 55-67, Col. 4, lines 1- 9).

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness

or nonobviousness.

4. Claims 3, 5 and 18 are rejected under 35 U.S.C. 103(a) as being unpatentable over Adams et al. (US Patent 6898636).

With regards to Claim 3 and 18, see Claims 1 and 16 analyses above.

Adams does not explicitly teach the step wherein a resource data includes resource data related to at least one of a term loan type resource, a revolving credit type resource and a letter of credit type resource.

Official notice is taken that it is old and well known in loan syndication that bank loans typically includes term loan type and revolvers.

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify the teachings of Adams to include the step wherein a resource data includes resource data related to at least one of a term loan type resource, a revolving credit type resource and a letter of credit type resource because it allows a borrower to know the type of loan (term loans or revolvers) he is being offered, thereby improving the efficiency of the system.

With regards to Claim 5, Adams does not explicitly teach the step wherein said first, second and third datasets are part of a relational database.

Official notice is taken that it is old and well known to have datasets in relational database. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify Adams to include the step wherein said first, second and third datasets are part of a relational database so that each dataset can be associated with other datasets as appropriate thereby enhancing the efficiency of the system.

5. Claims 6, 7, 8, 20, 21 and 22 are rejected under 35 U.S.C. 103(a) as being unpatentable over Adams et al. (US Patent 6898636) in view of Herschkorn (US Patent 6691094).

With regards to Claims 6, 7, 8, 20, 21 and 22, Adams is discussed above.

Adams does not explicitly teach the step comprising: a set of funds transfer instructions for each of said plurality of lenders; and each of said funds transfer instructions having a status indicative of whether said funds transfer instructions are at least pending or approved; wherein said processing engine is operable to process an instruction from a representative of a lender to modify said status for respective funds transfer instructions to pending thereby enabling approval of said funds transfer instructions; and wherein said processing engine is operable to process an instruction from a representative of a lender to modify said status for respective funds transfer instructions to pending thereby enabling approval of said funds transfer instructions. However, Herschkorn teaches the step comprising: a set of funds transfer instructions for each of said plurality of lenders; and each of said funds transfer instructions having a status indicative of whether said funds transfer instructions are at least pending or approved; wherein said processing engine is operable to process an instruction from a representative of a lender to modify said status for respective funds transfer instructions to pending thereby enabling approval of said funds transfer instructions; and wherein said processing engine is operable to process an instruction from a representative of a lender to modify said status for respective funds transfer instructions to pending thereby enabling approval of said funds transfer instructions (Col. 2, lines 29-34).

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify the teachings of Adams to include the step comprising: a set of funds transfer

instructions for each of said plurality of lenders; and each of said funds transfer instructions having a status indicative of whether said funds transfer instructions are at least pending or approved; wherein said processing engine is operable to process an instruction from a representative of a lender to modify said status for respective funds transfer instructions to pending thereby enabling approval of said funds transfer instructions; wherein said processing engine is operable to process an instruction from a representative of a lender to modify said status for respective funds transfer instructions to pending thereby enabling approval of said funds transfer instructions as taught by Herschkorn because providing said instructions allow for easier and faster movement of funds within the system as well as keeping a borrower updated on the status of his application, thereby, the enhancing the efficiency of the system.

6. Claims 2 and 17 are rejected under 35 U.S.C. 103(a) as being unpatentable over Adams et al. (US Patent 6898636) in view of Levine et al. (US Patent 6233566).

Adams is discussed above. Adams does not explicitly teach the step comprising: a loan portion ownership transfer module operable to inform lenders in said loan management system of a first lender offering a loan portion for at least one of a sale and a trade; said module being further operable to consummate said at least one of said sale and said trade, whereby recordation of a transfer of said loan portion ownership is made in said loan management system; and said transfer module is further operable to notify said first lender and an other party to said transfer of consummation of said transfer.

Levine teaches a loan portion ownership transfer module operable to inform lenders in said loan management system of a first lender offering a loan portion for at least one of a sale

and a trade; said module being further operable to consummate said at least one of said sale and said trade, whereby recordation of a transfer of said loan portion ownership is made in said loan management system; and said transfer module is further operable to notify said first lender and an other party to said transfer of consummation of said transfer (see Col. 7, line 63+ and Col. 8, lines 1-13).

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify the teachings of Adams to include a loan portion ownership transfer module operable to inform lenders in said loan management system of a first lender offering a loan portion for at least one of a sale and a trade; said module being further operable to consummate said at least one of said sale and said trade, whereby recordation of a transfer of said loan portion ownership is made in said loan management system; and said transfer module is further operable to notify said first lender and an other party to said transfer of consummation of said transfer, because it greatly improves the efficiency of the system by allowing lenders to trade and monitor loans and changes related to such loans.

7. Claims 4 and 19 are rejected under 35 U.S.C. 103(a) as being unpatentable over Adams et al. (US Patent 6898636) in view of Lebda et al. (US Patent 6385594).

With regards to Claims 4 and 19, Adams is discussed above. Adams does not explicitly teach the step wherein said processing engine further comprises: business logic including criteria for determining if parameters of a transaction are within appropriate value ranges, wherein said business logic is operable to receive and analyze a transaction request from said user through said user interface and operable to approve said transaction request based on said criteria.

Lebda teaches the step wherein said processing engine further comprises: business logic including criteria for determining if parameters of a transaction are within appropriate value ranges, wherein said business logic is operable to receive and analyze a transaction request from said user through said user interface and operable to approve said transaction request based on said criteria (see Col. 3, lines 14-20).

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify the teachings of Adams to include the step wherein said processing engine further comprises: business logic including criteria for determining if parameters of a transaction are within appropriate value ranges, wherein said business logic is operable to receive and analyze a transaction request from said user through said user interface and operable to approve said transaction request based on said criteria as taught by Lebda because it allow the system to screen transactions before they are processed, thereby saving time.

8. Claims 30 is rejected under 35 U.S.C. 103(a) as being unpatentable over Adams et al. (US Patent 6898636) in view of Herschkorn (US Patent 6691094).

With regards to claim 30, see Claim 1 analysis above. Furthermore, Adams teaches a processing engine coupled to the lender database, the borrower database, the loan resource database and the user interface, the processing engine operable to access and manipulate the databases in response to at least one of a funds transfer instruction and the command from the user through the user interface to input, update and track information related to a loan composed of at least a portion of said plurality of loan resources provided by the plurality of lenders to the at least one borrower (Adams: Col. 6, line 23+, Col. 17, lines 12-20).

Adams does not explicitly teach a set of funds transfer instructions accessible to the user interface.

Herschkorn teaches a set of funds transfer instructions accessible to the user interface (Col. 2, lines 29-34).

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify the teachings of Adams to include a set of funds transfer instructions accessible to the user interface as taught by Herschkorn because it greatly improves the efficiency of the system by allowing for easier and faster movement of funds by a user.

9. Claim 31 is rejected under 35 U.S.C. 103(a) as being unpatentable over Adams et al. (US Patent 6898636) in view of Lebda et al. (US Patent 6385594).

With regards to Claim 31, see Claim 1 analysis above. Furthermore, Adams teaches a processing engine coupled to said datasets, said processing engine operable to access said datasets, and operable to manipulate said lender data, said borrower data and said loan resource data contained in datasets (see Col. 6, lines 23+); a user interface coupled to said processing engine; and wherein a user provides instructions to said processing engine through said user interface, said instructions include said transaction request, and said instructions causing said processing engine to access said datasets and process loan information related to a loan, said loan information comprising said lender data, said resource data and said borrower data (see Figs. 4A-4M).

Adams does not explicitly teach the step logic rules in said processing engine operable to provide an approval of a transaction request when said logic rules are applied to transaction parameter ranges.

Lebda teaches the step logic rules in said processing engine operable to provide an approval of a transaction request when said logic rules are applied to transaction parameter ranges (see Col. 3, lines 14-20).

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify the teachings of Adams in view of Herschkorn to include the logic rules in said processing engine operable to provide an approval of a transaction request when said logic rules are applied to transaction parameter ranges as taught by Lebda because it allow the system to screen transactions before they are processed, thereby saving time.

10. Claim 32 is rejected under 35 U.S.C. 103(a) as being unpatentable over Adams et al. (US Patent 6898636) in view of Herschkorn (US Patent 6691094) and further in view of Lebda et al. (US Patent 6385594).

With regards to Claim 32, see Claim 1 analysis above. Furthermore, Adams teaches the step of accessing and manipulating said data in said datasets through a user interface; and recording and tracking changes to said data in said datasets resulting from approved transaction requests. (Col. 6, line 23+, Col. 17, lines 12-20).

Adams does not explicitly teach the step of applying a set of rules to said data in said datasets to provide a determination of whether a transaction request submitted through said user

interface should be approved based on parameters of said transaction request falling within a range of values.

Lebda teaches the step of applying a set of rules to said data in said datasets to provide a determination of whether a transaction request submitted through said user interface should be approved based on parameters of said transaction request falling within a range of values (Col. 3, lines 14-20).

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify the teachings of Adams in view of Herschkorn to include the logic rules in said processing engine operable to provide an approval of a transaction request when said logic rules are applied to transaction parameter ranges as taught by Lebda because it allow the system to screen transactions before they are processed, thereby saving time.

11. Claim 33 is rejected under 35 U.S.C. 103(a) as being unpatentable over Adams et al. (US Patent 6898636) in view of in view of Herschkorn (US Patent 6691094) and further in view of Lebda et al. (US Patent 6385594).

With regards to Claim 33, see Claim 1 analysis above. Furthermore, Adams teaches the steps of accessing and manipulating said set of data by entering commands through said user interface (Fig. 4A-4M); and recording and tracking changes to said set of data resulting from execution of a command. (Col. 6, line 23+, Col. 17, lines 12-20).

Adams does not explicitly to teach the step wherein at least one of said approved commands is a funds transfer instruction.

Herschkorn teaches the step wherein at least one of said approved commands is a funds transfer instruction (Col. 2, lines 29-34).

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify the teachings of Adams to include the step wherein at least one of said approved commands is a funds transfer instruction because providing said instructions allow for easier and faster movement of funds within the system, thereby, the enhancing the efficiency of the system.

Adams and Herschkorn do not explicitly teach applying a set of rules to said set of data provide a determination of whether a command entered through said user interface should be approved based on analyzing range values of command parameters; approving a command based on said determination;

Lebda teaches the step of applying a set of rules to said data in said set of data provide a determination of whether a command entered through said user interface should be approved based on analyzing range values of command parameters; approving a command based on said determination; (Col. 3, lines 14-20).

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify the teachings of Adams and Herschkorn to include the step of applying a set of rules to said data in said set of data provide a determination of whether a command entered through said user interface should be approved based on analyzing range values of command parameters; approving a command based on said determination taught by Lebda because it allow the system to screen transactions before they are processed, thereby saving time.

Conclusion

THIS ACTION IS MADE FINAL. Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

12. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Olabode Akintola whose telephone number is 571-272-3629. The examiner can normally be reached on M-F 8:30AM -5:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on 571-272-6747. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

OA



VINCENT MILLIN
SUPERVISORY PATENT EXAMINER
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